

# Residential Financing

**New Home Energy-Efficient Mortgages**: In addition to tax credits and other incentives, homeowners can finance a new home with an energy-efficiency mortgage or cover energy-efficiency retrofits on an existing home by refinancing an existing loan. Learn more about financing options for energy efficiency in your home.

**Home Improvement:**

**Weatherization Assistance Program (WAP)**: Operated by [Community Action Kentucky](#), WAP provides energy assistance and conservation programs to lower the home heating and cooling costs for households below 200 percent of the federal poverty guidelines. Installed measures may including:

adding attic insulation, stopping air infiltration, repairing or replacing inefficient heating systems and more. Contact the [Community Action Agency](#) nearest you for assistance.



**Traditional home improvement or home equity loan:**

Many heating and cooling equipment providers or insulation companies provide a suite of services that can help you lower your energy bills.

Shop around for the companies that provide comprehensive energy and assessments services, such as blower door testing, infrared cameras, duct-blaster testing, and other energy diagnostics tools to evaluate your home's energy performance. Often, after financing your home energy improvements, your new energy bill plus you loan payment may actually be lower than your original energy bill.

**How\$mart**: The How\$mart energy efficiency upgrades program addresses the primary barrier to investment in new energy by homeowners, small businesses and enterprises: the necessity for upfront funding to pay for improvements. In this demonstration program, customers will pay for efficiency upgrades each month, out of the average energy savings generated by the retrofit.